

1 EXHIBIT B
2 Effect of HomeStreet Option Selection on Creditor Distributions
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Treatment of Classes Under Option Selections of Secured Creditor

The selection by HomeStreet between Option 1, Option 2 or Option 3 will impact the treatment of other classes of creditors under the plan. The impact on each class under each option is:

Class	Description	Estimated Aggregate Amount	Class Treatment under Option 1	Class Treatment under Option 2	Class Treatment under Option 3	Class Status; Voting Rights	Estimated Percentage Recovery
1	Convenience Unsecured Claims	\$39,720.21	Expected amount of \$39,720.21 paid in full without interest.	Same	Same	Impaired, entitled to vote	100%
2	Unsecured Claims other than those in Class 1 or that of Cascadia Land, LLC	2,191,465	Anticipated to be paid in full by payment of \$2,191,465 (the expected amount of the Class 2 claims) ratably in 20 equal quarterly payments without interest.	The amount of \$2,191,465 remains the same as Option 1 but the unsecured portion of the HomeStreet claim becomes a part of the pool subject to the maximum payment of \$2,191,465. The unsecured portion of the HomeStreet claim is estimated to be \$19,166,779. Of the total of \$2,191,465 the amount estimated to be paid to Unsecured Claims other	Same as Option 1	Impaired; entitled to vote	100% to Unsecured Claims (described in column 2) under HomeStreet Option 1 and Option 3. 10% to Unsecured Claims (described in column 2) and

Class	Description	Estimated Aggregate Amount	Class Treatment under Option 1	Class Treatment under Option 2	Class Treatment under Option 3	Class Status; Voting Rights	Estimated Percentage Recovery
				than HomeStreet is approximately \$224,856. The balance of \$1,966,609 is estimated to be payable to HomeStreet.			10% to the HomeStreet Class 2 claim under HomeStreet Option 2.
3	HomeStreet Bank	\$74,166,779	See the treatment of HomeStreet under Option 1 on attached Exhibit _____. The exhibits assume a net value of collateral of \$55 million. The sum of the payments is \$92,729,250 if no section 1111(b) election is made. If an 1111 (b) election is made the sum of the payments is \$74,166,779.	See the treatment of HomeStreet under Option 2 on attached Exhibit _____. The total payments are \$75,529,081.	See the treatment of HomeStreet under Option 3 on attached Exhibit _____. The total payments are \$94,710,858.	Impaired; entitled to vote	100% under Options 1 and 3. 100% under Option 2.

Class	Description	Estimated Aggregate Amount	Class Treatment under Option 1	Class Treatment under Option 2	Class Treatment under Option 3	Class Status; Voting Rights	Estimated Percentage Recovery
4	City of Tacoma	Claim A: \$1,118,000 Claim B: \$68,933.64	Claim A, the secured claim, shall be paid pursuant to the existing contract as modified. Claim B shall be fully satisfied by payment 60 days after the Effective Date	Same.	Same.	Impaired; entitled to vote	100%
5.	Kuo's claim based on payment to HomeStreet	\$1,000,000	Kuo's subrogation secured claim shall be paid in full without interest out of cash flow after certain other plan payments.	Same.	Same.	Impaired; entitled to vote	100%
6.	Kuo's interest in Cascadia	\$0	Kuo's interest will be cancelled and he will receive no payments.	Same.	Same.	Impaired; entitled to vote	0%
7	Cascadia Land LLC	At least \$3,515,933; total amount of claim not currently determinable	Claim will be treated as Contingent Noteholder under the plan. The claim shall be subordinated such that it will be paid without interest out of cash flow after other plan payments. Contingent	Same.	Same.	Impaired; entitled to vote	100%

Class	Description	Estimated Aggregate Amount	Class Treatment under Option 1	Class Treatment under Option 2	Class Treatment under Option 3	Class Status; Voting Rights	Estimated Percentage Recovery
			Noteholder will receive the lesser of \$16.2 million or the amount invested in Cascadia or its predecessors before the Filing Date, without interest or any other return less any cash received from Cascadia or its predecessors, with payments made ratably after certain other payments.				